

PTO/SB/08a (08-03)  
Approved for use through 07/31/2008. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)			<b>Complete if Known</b>		
			Application Number	10/743201	
			Filing Date	12/22/2003	
			First Named Inventor	Parankiranthan, Kiritharan	
			Art Unit		
			Examiner Name		
Sheet	1	of	2	Attorney Docket Number	LPD092603USNP

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
		US-5083270	01-21-1992	Gross et al.	col 2 lines 40-45
		US-5136502	08-04-1992	Van Remortel et al.	col 2 lines 50-55, step 218 Fig. 2
		US-5926800	07-20-1999	Baronowski et al.	col 1 lines 7-15, col 13 lines 12-50
		US-8330541	12-11-2001	Meyer et al.	col 1 lines 55-65, col 3 lines 13-37
		US-6393405	05-21-2002	Vicente	col 1 lines 64-67, col 4 lines 53-60
		US-20010047325A1	11-29-2001	Livingston	para 0006, 0056
		US-20030088430A1	05-08-2003	Ruark	para 0001, 0006, 0007
		US-20030208385A1	11-06-2003	Zander et al.	para 0001
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

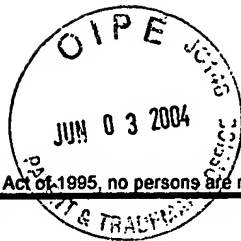
FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		EP00978795A2	02-09-2000	Corcoran	para 0004 - 0007	
		WO2004/013794A2	02-12-2004	Hill et al.	page 6, lines 4 - 15	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



PTO/SB/08b (08-03)  
Approved for use through 06/30/2006. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>Substitute for form 1449B/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/743201		
		Filing Date	12/22/2003		
		First Named Inventor	Parankirinanathan, Kiritharan		
		Art Unit			
Examiner Name					
Sheet	2	of	2	Attorney Docket Number	LPD092603USNP

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		, "Viatical Reinsurance Latest Signs of Change", <u>National Underwriter - Life &amp; Health</u> , Feb. 8, 1999, US.	
		GARY CHODES, "High Net Worth Viaticals Ripe for Reinsurers", <u>National Underwriter - Life &amp; Health</u> , April 26, 1999, US.	
		JEFF BENJAMIN, "Investing in Death Gets a New Life", <u>Investment News</u> , Vol 5, No. 8, Feb. 26, 2001, US.	
		, "Life-policy Firms Secure Financing", <u>Asset-Backed Alert</u> , August 20, 2001, US.	
		, "Issuer's Plan Rekindles Death-bond Debate", <u>Asset-Backed Alert</u> , March 29, 2002, US.	
		RON PLANKO, "Cashing Out:", <u>Best's Review</u> , Vol 102, Issue 12, April 1, 2002, US.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.  
Applicant's unique citation designation number (optional). \*Applicant is to place a check mark here if English language Translation is attached.  
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

*If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.*